



**IT IS ORDERED** as set forth below:

**Date: January 5, 2015**

Lamar W. Davis, Jr

United States Bankruptcy Judge  
Southern District of Georgia

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF GEORGIA**

In the matter of:

GREGORY VELEZ  
KATHY J. VELEZ  
2142 VERMONT AVE  
SAVANNAH, GA 31404

Social Security # : xxx-xx- 7798

Debtor

Chapter 13  
Case No. 12-42255-LWD

## ORDER CONFIRMING MODIFIED PLAN

It has been determined after hearing on notice that the modified plan complies with the provisions of Chapter 13 and with all other applicable provisions of Title 11, that all fees, charges or amounts required under Chapter 123 of Title 28 or by the plan, to be paid before confirmation, have been paid, that the modified plan was proposed in good faith and not by any means forbidden by law, that the value of property to be distributed under the modified plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor was liquidated under Chapter 7 of Title 11, that with respect to each allowed secured claim provided for, the holder has accepted the plan or the plan provides that the holder shall retain the lien securing the claim and the value to be distributed under the modified plan is not less than the amount of such claim, that the modified plan provides for distribution of property on an allowed unsecured claim in the amount of the claim or commits all disposable income for the next three years to modified plan payments.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED:

1. The modified plan is confirmed. Payments are hereby approved for a period not to exceed five years.
2. Debtor(s) shall pay \$966.00 MONTHLY to Chapter 13 Trustee Office, Savannah, Post Office Box 116561, Atlanta, GA 30368-6561, and Trustee shall disburse the money subject to the Trustee's bond.
3. As soon as practical following confirmation, the Trustee shall file a report of all claims filed in the case and the Trustee's proposed treatment of such claims under the modified plan as confirmed.

Except as the modified plan provides otherwise, disbursements shall be made by the Trustee on a monthly basis.

4. Debtor(s) shall not incur any indebtedness without the approval of the Court or the Trustee.
5. Debtor(s) shall maintain full coverage insurance on all vehicles.
6. Property of the estate reverts in Debtor upon confirmation pursuant to 11 U.S. C. Section 1327.

**[END OF DOCUMENT]**

Prepared by:

s/ O. Byron Meredith III

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O. Byron Meredith III  
Chapter 13 Trustee  
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